

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 7/30/09 and was converted to a case under chapter 7 on 11/17/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Michael Roberts
5216 Dewey St
Wichita Falls, TX 76306

Amanda Lorrane Roberts
5216 Dewey St
Wichita Falls, TX 76306

Case Number:
09-70370-hdh7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-4579
xxx-xx-5513

Attorney for Debtor(s) (name and address):

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301
Telephone number: (940) 723-0099

Bankruptcy Trustee (name and address):

Shawn K. Brown
Chapter 7 Trustee
PO Box 93749
Southlake, TX 76092
Telephone number: (817)348-0777

Meeting of Creditors

Date: **January 12, 2010**

Time: **09:30 AM**

Location: **U.S. Post Office/Federal Building, 1000 Lamar, Room 216.B, Wichita Falls, TX 76301**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 3/15/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the first scheduled meeting of creditors.

The 30-day deadline under Fed. R. Bankr. P. 4003(b) for objecting to exemptions does not recommence when a case under Chapter 13 is converted to a case under Chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242-1496
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 11/19/09

EXPLANATIONS

B9A (Official Form 9A) (12/07)

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|--|--|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The U.S. Trustee has appointed the trustee in this case as the Interim Trustee and shall serve under a blanket bond. The trustee may abandon property at the meeting of creditors. If the gross value of all nonexempt property of the estate is less than \$2,500, the trustee may sell such property without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Refer to Other Side for Important Deadlines and Notices | |
| | |

Imaged Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0539-7
Case: 09-70370

User: jwomack
Form ID: b9aconv

Page 1 of 2
Total Noticed: 29

Date Rcvd: Nov 19, 2009

The following entities were noticed by first class mail on Nov 21, 2009.

db/jdb +Joseph Michael Roberts, Amanda Lorraine Roberts, 5216 Dewey St, Wichita Falls, TX 76306-1349
aty +Mary A. Daffin, Barrett Daffin Frappier Turner & Engel,, 1900 St. James Place, Suite 500,
Houston, TX 77056-4125
aty +Monte J. White, Monte J. White & Associates, P.C., 1106 Brook Avenue, Hamilton Place,
Wichita Falls, TX 76301-5009
12547165 BURKBURNETT INDEPENDENT SCHOOL DISTRICT, C/O PERDUE BRANDON FIELDER COLLINS & MOT,
PO BOX 8188, WICHITA FALLS TX 76307-8188
12518903 Burkburnett ISD, CO Harold Lerew, PO Box 8188, Wichita Falls, TX 76307-8188
12547153 CITY OF WICHITA FALLS & WICHITA COUNTY, C/O PERDUE BRANDON FIELDER COLLINS & MOT, PO BOX 8188,
WICHITA FALLS TX 76307-8188
12770031 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
12518905 +Citibank, Attention: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
12518906 +City of Wichita Falls, CO Harold Lerew, PO Box 8188, Wichita Falls, TX 76307-8188
12755604 +FIA Card Svcs, NA AKA Bank of America, by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
12518908 +Monte J. White & Associates, 1106 Brook Ave, Wichita Falls TX 76301-5009
12625389 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Citibank,
POB 41067, NORFOLK VA 23541-1067
12719851 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Sears,
POB 41067, NORFOLK VA 23541-1067
12518912 +Sears-cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
12576612 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12582847 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12583584 +Wells Fargo Bank, N.A., c/o Legal Practice Management, 15000 Surveyor Blvd., Suite 1720,
Addison, TX 75001-4417
12560051 +Wells Fargo Bank, NA, c/o Barrett Daffin Frappier, Turner & Engel, LLP,
1900 St. James Place Ste 500, Houston, TX 77056-4125
12518915 +Wells Fargo Home Mtg, Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd.,
Fort Mill, SC 29715-7203

The following entities were noticed by electronic transmission on Nov 19, 2009.

tr +EDI: QSKBROWN.COM Nov 19 2009 18:03:00 Shawn K. Brown, Chapter 7 Trustee, PO Box 93749,
Southlake, TX 76092-0117
12518902 +EDI: BANKAMER.COM Nov 19 2009 18:03:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,
PO Box 26012, Greensboro, NC 27420-6012
12518904 +EDI: CHASE.COM Nov 19 2009 18:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
12518905 +EDI: CITICORP.COM Nov 19 2009 18:03:00 Citibank, Attention: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507
12518907 +EDI: IRS.COM Nov 19 2009 18:04:00 IRS Special Procedures, 1100 Commerce St., Room 951,
Mail Stop 5029 DAL, Dallas, TX 75242-1001
12518909 +E-mail/Text: ext_ebn_inbox@navyfederal.org Navy Fcu,
Attention: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
12518910 +E-mail/Text: ext_ebn_inbox@navyfederal.org Navy Federal Cr Union,
820 Follin Ln Se, Vienna, VA 22180-4907
12518911 +E-mail/Text: ext_ebn_inbox@navyfederal.org Navy Federal Credit Union,
Attention: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
12698659 E-mail/Text: ext_ebn_inbox@navyfederal.org Navy Federal Credit Union,
PO Box 3000, Merrifield, VA 22119-3000
12518913 +EDI: WTRRN BANK.COM Nov 19 2009 18:03:00 Target, PO Box 9475, Minneapolis, MN 55440-9475
12518914 +EDI: USAA.COM Nov 19 2009 18:04:00 USAA Federal Savings Bank, 10750 McDermott Fwy,
San Antonio, TX 78288-1600
12518915 +EDI: WFFC.COM Nov 19 2009 18:04:00 Wells Fargo Home Mtg,
Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0539-7
Case: 09-70370

User: jwomack
Form ID: b9aconv

Page 2 of 2
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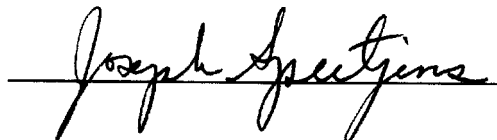
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.